

3. (Original) A method as recited in claim 1 wherein initiating a deposit of assets includes generating a credit instruction.

4. (Original) A method as recited in claim 1 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network.

5. (Original) A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via an ACH network.

B 6. (Original) A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a débit network.

7. (Original) A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a wire transfer.

8. (Original) A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via an ACH processor.

9. (Original) A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a third financial institution.

10. (Original) A method as recited in claim 1 wherein the first account and the second account are asset accounts.

11. (Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 1.

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12. (Currently Amended) A computer-implemented method of transferring funds comprising:

implementing a first transaction comprising:

withdrawing funds from a first account at a first financial institution;

and

depositing the withdrawn funds into a second account, wherein the first account and the second account have different account holders;

implementing a second transaction comprising:

withdrawing the deposited funds from the second account; and

depositing the withdrawn funds into a third ~~second~~ account at a second financial institution, wherein the second account and the third account have different account holders, and wherein the first account and the third ~~second~~ account have a common account holder.

13. (Currently Amended) A method as recited in claim 12 wherein withdrawing funds from the first account includes generating a debit instruction.

14. (Currently Amended) A method as recited in claim 12 wherein depositing funds into the third account includes generating a credit instruction.

15. (Currently Amended) A method as recited in claim 12 wherein the funds are withdrawn from the first account via a first payment network and the funds are deposited into the third account via a second payment network.

16. (Currently Amended) A method as recited in claim 12 wherein withdrawing funds from the first account and depositing funds into the third account are effectuated via an ACH network.

17. (Currently Amended) A method as recited in claim 12 wherein withdrawing funds from the first account and depositing funds into the third account are effectuated via a debit network.

18. (Currently Amended) A method as recited in claim 12 wherein withdrawing funds from the first account and depositing funds into the third account are effectuated via a wire transfer.

19. (Currently Amended) A method as recited in claim 12 wherein withdrawing funds from the first account and depositing funds into the third account are effectuated via a third financial institution.

20. (Currently Amended) A method as recited in claim 12 wherein the first account and the third ~~second~~ account are asset accounts.

21. (Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 12.

B' 22. (Currently Amended) A method comprising:
registering a plurality of financial accounts with a financial management system at a single point, wherein the registering of a plurality of accounts allows the transfer of funds between any pair of registered accounts; and
initiating a transfer of funds from a first registered account associated with a first financial institution to a second registered account associated with a second financial institution, wherein a third party entity initiates the transfer of funds.


23. (Original) A method as recited in claim 22 wherein initiating a transfer of funds includes:

initiating a withdrawal of assets from the first registered account; and
initiating a deposit of the withdrawn assets to the second registered account.

24. (Original) A method as recited in claim 23 wherein initiating a withdrawal of assets includes generating a debit instruction.

25. (Original) A method as recited in claim 23 wherein initiating a deposit of the withdrawn assets includes generating a credit instruction.

26. (Original) A method as recited in claim 23 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network.

 27. (Original) A method as recited in claim 22 wherein the transfer of funds is effectuated via a wire transfer.

28. (Currently Amended) A method as recited in claim 22 wherein the third party entity is ~~transfer of funds is effectuated via~~ a third financial institution.

29. (Original) A method as recited in claim 22 wherein the first account and the second account are asset accounts.

30. (Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 22.

31. Canceled.

32. Canceled.

33. Canceled.

34. Canceled.

35. Canceled.

36. Canceled.

37. Canceled.

B 38. (Original) One or more computer-readable media having stored thereon a computer program that, when executed by one or more processors, causes the one or more processors to:

withdraw funds from a first account at a first financial institution; and

deposit the withdrawn funds into a second account at a second financial institution, the first and second accounts having a common account holder.

39. (Original) One or more computer-readable media as recited in claim 38 wherein the withdrawn funds are deposited into the second account with a credit instruction.

40. (Original) One or more computer-readable media as recited in claim 38 wherein the funds are withdrawn from the first account with a debit instruction.

41. (Original) One or more computer-readable media as recited in claim 38 wherein the first account and the second account are asset accounts.

42. (Currently Amended) An apparatus comprising a financial management system coupled to a first financial institution and a second financial institution, the financial management system to initiate a withdrawal of assets from a first account at the a-first financial institution and to further initiate a deposit of the withdrawn assets into a second account at the a-second financial institution, wherein the first and second accounts have a common account holder.

43. (Original) An apparatus as recited in claim 42 wherein the withdrawal of assets is effectuated using a debit instruction.

44. (Original) An apparatus as recited in claim 42 wherein the deposit of the withdrawn assets is effectuated using a credit instruction.

45. (Original) An apparatus as recited in claim 42 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network.

46. (Original) An apparatus as recited in claim 42 wherein the financial management system is coupled to a third financial institution for effectuating the withdrawal of assets and the deposit of assets.

47. (Original) An apparatus as recited in claim 42 wherein the first account and the second account are asset accounts.

48. (Previously Presented) A method comprising:

initiating a transfer of funds from a first account at a first financial institution to a second account at a second financial institution, wherein the transfer of funds is performed using an Automated Clearing House network; and

wherein the first account and the second account have a common account holder.

49. (Previously Presented) A method as recited in claim 48 wherein the first account and the second account are asset accounts.

50. (Previously Presented) A method as recited in claim 48 wherein the transfer of funds is effectuated using a debit instruction and a credit instruction.

51. (Currently Amended) A method comprising:

initiating a withdrawal of funds from a first account at a first financial institution, wherein an instruction for the withdrawal of funds is initiated by an entity other than the first financial institution; and

initiating a deposit of the withdrawn funds to a second account at a second financial institution, wherein an instruction for the deposit of the withdrawn funds is initiated by an entity other than the second financial institution.

52. (Previously Presented) The method as recited in claim 51 wherein the first account and the second account are asset accounts.

53. (Previously Presented) The method as recited in claim 51 wherein the deposit of withdrawn funds utilizes an ATM network.

54. (Previously Presented) The method as recited in claim 1 wherein the second account is a new account being funded by assets from the first account.

55. (Previously Presented) The method as recited in claim 22 wherein the second registered account is a new account being funded by assets from the first registered account.

56. (Currently Amended) A method comprising:
opening a new account at a first financial institution;
identifying a second account at a second financial institution; and
initiating a transfer of funds from the second account to the new account,
wherein the new account and the second account have a common account holder,
and wherein a third financial institution initiates the transfer of funds from the second account to the new account.

57. (Previously Presented) A method as recited in claim 56 wherein the transfer of funds from the second account to the new account utilizes an Automated Clearing House network.

58. (Previously Presented) A method as recited in claim 56 wherein the transfer of funds from the second account to the new account utilizes a payment processor.

59. (Currently Amended) A method as recited in claim 56 wherein the transfer of funds from the second account to the new account includes issuing ~~issues~~ a debit instruction associated with the second account that transfers funds to ~~a third account associated with the third financial institution and issuing~~ a credit instruction that transfers funds from the third account to ~~associated with the new~~ account.

60. (Previously Presented) A method as recited in claim 56 wherein the new account is an asset account.

61. (New) A method comprising:

transferring assets from a first account at a first financial institution to a second account at a second financial institution via a debit instruction, wherein the first account and the second account have different account holders; and

transferring assets from the second account to a third account at a third financial institution via a credit instruction, wherein the second account and the third account have different account holders, and wherein the first account and the third account have a common account holder.

62. (New) A method as recited in claim 61 wherein transferring assets from the first account to the second account utilizes a first payment network and transferring assets from the second account to the third account utilizes a second payment network.

63. (New) A method as recited in claim 61 wherein transferring assets from the first account to the second account utilizes a first payment network and transferring assets from the second account to the third account utilizes the first payment network.

64. (New) A method as recited in claim 61 wherein transferring assets from the first account to the second account utilizes an Automated Clearing House network.

65. (New) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 61.
